

**REMARKS/ARGUMENTS**

This Amendment is being submitted with a Request for Continued Examination (RCE).

By the present Amendment, claim 25 has been amended to further recite the feature of conversion being done according to handler used for the transfer of funds. Specifically, such feature now includes the limitation that the conversion is performed “by querying such handler for an exchange rate to be used for the conversion.” Support for such limitation can be found in the Specification at page 15, lines 3-9. Such feature is not disclosed or suggested in the **Komen** reference or the other cited references. Applicants note that the portions (columns 3 and 6) of **Komen** cited in the Advisory Action of July 14, 2010 refer to currency rates provided to a vendor by a centralized management entity responsible for hedging against currency fluctuations (see col. 6, lines 20-24 and col. 8, lines 30-36), rather than by querying a handler.

**CONCLUSION**

In view of the foregoing, Applicants believe all claims now pending in this Application are in condition for allowance and an action to that end is respectfully requested.

Further, the Commissioner is hereby authorized to charge any additional fees or credit any overpayment in connection with this paper to Deposit Account No. 20-1430.

If the Examiner believes a telephone conference would expedite prosecution of this application, please telephone the undersigned at 303-571-4000.

Respectfully submitted,

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